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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/698,708	10/27/2000	Srihari Kumar	P3937	6134
24739 7590 01/16/2007 CENTRAL COAST PATENT AGENCY, INC 3 HANGAR WAY SUITE D WATSONVILLE, CA 95076			EXAMINER POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3692	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		01/16/2007	PAPER	

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

# Office Action Summary

Application No.

09/698,708

Applicant(s)

KUMAR ET AL.

Examiner

Frantzy Poinvil

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 10/19/2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-9, 11-16 and 18-26 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11-16 and 18-26 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## DETAILED ACTION

1. Applicant's arguments with respect to claims 1-9, 11-16 and 18-26 have been considered but are moot in view of the new ground(s) of rejection.

### ***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-8 and 11-16 and 18-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US Patent No. 6,606,606).

As per claims 1-8 and 11-26, Starr discloses the invention as claimed. Starr discloses a system and method for integrating and consolidating information from a plurality of financial systems or financial service providers into single accounting systems and for reporting and transferring financial information in response to a user request. See the abstract. The system enables a user to monitor, track and review financial transactions. The system also comprises a software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface

operated on a data-packet-network, the data sources available for direct network-access. The system comprises a plurality of modules, each module having a distinct display interface providing interactive elements for a user to view and manipulate data from individual ones of the plurality data sources. Applicant is directed to figure 2, column 2, line 50 to column 3, line 32.

The system further includes one or more of a calendar module having at least one display interface for enabling viewing and manipulation of time and date sensitive calendar data, a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data, a portfolio tracking module having at least one interface for enabling viewing and manipulation of investment oriented account data, a networth reporting module having at least one display interface for displaying a solution oriented networth report compiled from the aggregated data, a bill payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data and an account alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters. See column 6, line 12-52 and column 9 line 20 to column 11, line 12.

The system also includes means for providing additional display interfaces launchable from individual ones of the plurality of control report modules the display interfaces containing interactive links to utilities for configuring the aspects of data display and for ordering transactions through the modules and rendering the network interface vehicle accessible to the user operating a remote data access device connected to the network. Applicant is directed to columns 9-11 of Starr.

Users access the system via the INTERNET using a personal computer, Web page or browser. Starr further discloses a database reporting software for accepting input from the software interface through individual ones of the control and report modules and for performing calculations, and ordering transactions based on the received input. Applicant is directed to columns 9-11 of Starr.

The aggregated data are personalized to an accessing user and limited to display in a personalized interface. See column 10, line 66 to column 11, line 12.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Starr (US Patent 6,606,606).

The financial system and method of Starr are discussed above. Starr does not explicitly teach an account-bookmarks module having at least one interface for listing URLs of the plurality of data sources. The system of Starr is an Internet based system containing a web browser and the ability to save and list URLs of the plurality of data sources. Having an account-bookmarks module as claimed would have been obvious to one of ordinary skill in the art at the time of the invention to provide in the system of Starr in order to provide a quick storage

of the URLs for fast and easy access of the data sources. Monitoring travel plans is not explicitly taught by Starr. It is noted that the system of Starr is directed to integrating aspects and financial information of a business or individual. The individual would certainly would like to travel for business or pleasure. Incorporating the management of travel information related to traveling plans or cost related to travel data in the system of Starr would have been obvious to one of ordinary skill in the art to do. The motivation would have been to track and monitor most financial aspects of an individual or business as such is the intended goal of Starr.

### **Claim Rejections - 35 USC § 101**

4. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1-9 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Claims 1-9 recite a software comprising various types of modules for performing various types of functions. Software or computer program not claimed as embodied in computer media executable by a processor or a computer are descriptive material per se are not statutory because they are neither physical "thing" nor statutory processes. Claims 1-9 recite a computer software or various modules for enabling viewing and manipulation of aggregated data compiled from a plurality of external data sources. These modules are softwares for performing the various recited functions. These modules or software(s) as claimed do not define any structural and functional interrelationships with a general purpose computer for permitting the claimed

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functions to be realized. In contrast, a statutory claim would define structural and functional interrelationships between data structures or functional parts and a computer for performing the data functions to be realized. Thus claims 1-9 are rejected as being non-statutory.

The software suite as claimed does not recite as being embodied on a computer readable medium to be executed by a processor or a computer and therefore fails to recite a useful, concrete and tangible result.

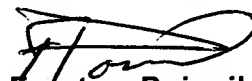
### ***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571) 272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



**Frantzy Poinvil**  
**Primary Examiner**  
**Art Unit 3692**

FP  
December 23, 2006